

UNITED STATES BANKRUPTCY COURT  
NEW JERSEY DISTRICT OF NEWARK

In Re: VICTOR OSORIO ) Case No. 17-12982  
 ) Chapter 7  
 ) Judge ROSEMARY GAMBARDELLA  
 Bankruptcy Judge

Debtor(s). )  
\_\_\_\_\_ )

**APPLICATION BY THE DEBTOR FOR ORDER SHORTENING TIME PERIOD AND  
LIMITING NOTICE UNDER FED.R.BANKR.P. 9006(C)(1) ON THE DEBTOR'S  
MOTION FOR AN ORDER VACATING DISMISSAL OF THE CASE**

PLEASE TAKE NOTICE that on October 31, 2017 or as soon thereafter as Counsel may be heard, at the District Court of New Jersey, Newark, New Jersey, the Debtor, through it's Counsel, Aileen Perez-Gjikova, Esq., hereby moves this Honorable Court for an Order Vacating the Dismissal of the instant Bankruptcy Case which was dismissed for failure to pay installments or miscellaneous fees on October 23, 2017 in order to proceed with the Chapter 7 Bankruptcy.

The Debtor respectfully moves the Court to issue an Order vacating the dismissal of Chapter 7 case so that the Debtor may proceed with the Bankruptcy. This Motion is brought pursuant to Section 350 of the Bankruptcy Code, Bankruptcy Rule 5010 and Local Bankruptcy Rule of Procedure 5010-1.

Respectfully submitted,



Aileen Perez-Gjikova, Esq.

11 State Street

Hackensack, New Jersey 07601

### MEMORANDUM IN SUPPORT OF MOTION

The Debtor, through the undersigned counsel, filed the above captioned case on February 16, 2017 using the ECF Electronic Case Filing System.

The 341 Meeting of Creditors took place on April 13, 2017. An Order Discharging the debtor was issued on May 26, 2017. The case was closed on September 12, 2017.

On October 4, 2017, the case was administratively reopened to collect fees and notice was emailed and mailed to all parties.

Also, on October 4, 2017, an Order to Show Cause Why the Case Should Not be Dismissed re: For Failure to Pay Installment or Miscellaneous Fees and a hearing was scheduled for October 31, 2017.

My office scheduled the October 31, 2017 hearing date and also scheduled to make payment of the outstanding installment fees before that date.

This case was dismissed for failure to make installment payments or miscellaneous fees on October 23, 2017.

The installment payment was promptly made on October 24, 2017. The failure to make the installment payment constitutes excusable neglect and was an administrative error.

There is a sheriff sale scheduled for **November 3, 2017** in this matter and the debtor is attempting to save his home.

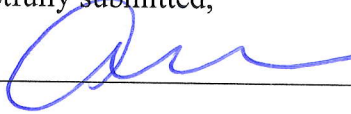
Vacatur of the dismissal in this case will in no way prejudice any creditors or parties in interest. However, if the dismissal is not vacated, the debtor will be severely prejudiced in this matter as he will be denied a discharge.

Oral argument is not requested unless an objection is filed.

**WHEREFORE** it is respectfully submitted that the untimely submission of the installment was excusable neglect.

**WHEREFORE** the Debtor respectfully moves the Court to issue an Order reopening its bankruptcy case.

Respectfully submitted,



Aileen Perez-Gjkova, Esq.

11 State Street

Hackensack, New Jersey 07601

**UNITED STATES BANKRUPTCY COURT**  
**NEW JERSEY DISTRICT OF NEWARK**

In Re: VICTOR OSORIO ) Case No. 17-12982  
 ) Chapter 7  
 ) Judge ROSEMARY GAMBARDELLA  
 Bankruptcy Judge  
 Debtor(s). )  
 \_\_\_\_\_ )

**CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the foregoing was served upon:

Nicholas J. Delzotti, Trustee

P.O. Box 20117

Newark, NJ 07102

**Attached List of Creditors**

this 24th Day of October, by first class U.S. Mail.



Aileen Perez-Gjikova, Esq.

Attorney for Debtor

**U.S. Bankruptcy Court  
District of New Jersey (Newark)  
Bankruptcy Petition #: 17-12982-RG**

*Assigned to:* Judge Rosemary Gambardella  
Chapter 7  
Voluntary  
Asset

*Date filed:* 02/16/2017  
*Date reopened:* 10/04/2017  
*Debtor dismissed:* 10/23/2017  
*341 meeting:* 05/04/2017  
*Deadline for objecting to discharge:* 05/16/2017  
*Deadline for financial mgmt. course:* 05/16/2017

*Debtor disposition:* Dismissed for failure to pay filing fee

***Debtor***

**Victor Jose Osorio**  
497 Piermont Road  
Cresskill, NJ 07626  
BERGEN-NJ  
SSN / ITIN: xxx-xx-7472

represented by **Donald Troy Bonomo**

Donald Bonomo, Esq.  
11 State Street  
2nd Floor  
Hackensack, NJ 07601  
201-396-9037  
Fax : 201-820-0475  
Email: [dbonomo123@gmail.com](mailto:dbonomo123@gmail.com)

**Aileen Perez**

Law Offices of Aileen Perez  
11 State Street  
Second Floor  
Hackensack, NJ 07601  
201-873-2575  
Fax : 201-621-4367  
Email: [aperezsq@yahoo.com](mailto:aperezsq@yahoo.com)

***Trustee***

**Nicholas J. Delzotti**  
PO Box 20117  
Newark, NJ 07101  
973-622-3464

represented by **Nicholas J. Delzotti**

PO Box 20117  
Newark, NJ 07101  
973-622-3464  
Email: [nick9151@aol.com](mailto:nick9151@aol.com)

**Scott S. Rever**

Wasserman, Jurista & Stolz  
110 Allen Road  
Suite 304  
Basking Ridge, NJ 07920  
(973) 467-2700  
Email: [srever@wjslaw.com](mailto:srever@wjslaw.com)

***U.S. Trustee***

**U.S. Trustee**  
US Dept of Justice  
Office of the US Trustee  
One Newark Center Ste 2100



Filing Date	#	Docket Text
02/16/2017	<u>1</u> (59 pgs)	Chapter 7 Voluntary Petition Filed by Aileen Perez on behalf of Victor Jose Osorio. (Perez, Aileen) (Entered: 02/16/2017)
02/16/2017	<u>2</u> (1 pg)	Certificate of Credit Counseling filed by Aileen Perez on behalf of Victor Jose Osorio. (Perez, Aileen) (Entered: 02/16/2017)
02/17/2017	<u>3</u> (2 pgs)	Meeting of Creditors and Notice of Appointment of Trustee Nicholas J. Delzotti, with 341(a) meeting to be held on 03/17/2017 at 10:00 AM at Suite 1401, One Newark Center. Last day to oppose discharge or dischargeability is 05/16/2017. Financial Management Course due by 05/16/2017.. (admin, ) (Entered: 02/17/2017)
02/17/2017		Receipt of filing fee for Voluntary Petition (Chapter 7)( 17-12982) [misc,volp7a] ( 100.00) Filing Fee. Receipt number A33624915, fee amount \$ 100.00. (re: Doc# <u>1</u> ) (U.S. Treasury) (Entered: 02/17/2017)
02/19/2017	<u>4</u> (4 pgs)	BNC Certificate of Notice - Meeting of Creditors. No. of Notices: 9. Notice Date 02/19/2017. (Admin.) (Entered: 02/20/2017)
02/24/2017	<u>5</u> (9 pgs)	Amended Schedule(s) : A/B,Summary of Schedules,Other Schedules re:Schedules A/B, Summary of Schedules and Declaration of Schedules filed by Aileen Perez on behalf of Victor Jose Osorio. (Perez, Aileen) (Entered: 02/24/2017)
03/03/2017	<u>6</u> (1 pg)	Notice of Appearance and Request for Service of Notice filed by Denise E. Carlon on behalf of U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2007-10. (Carlon, Denise) (Entered: 03/03/2017)
03/06/2017	<u>7</u> (4 pgs; 2 docs)	Notice of Appearance and Request for Service of Notice filed by Michael E. Blaine on behalf of TD Auto Finance LLC. (Attachments: # <u>1</u> Certificate of Service) (Blaine, Michael) (Entered: 03/06/2017)
03/16/2017	<u>8</u>	Statement Adjourning 341(a) Meeting of Creditors. Section 341(a) Meeting Continued on 4/13/2017 at 09:00 AM at Suite 1401, One Newark Center. (Delzotti, Nicholas) (Entered: 03/16/2017)
03/27/2017	<u>9</u> (39 pgs; 6 docs)	Motion for Relief from Stay re: re: 497 Piermont Road, Cresskill, NJ, 07626. Fee Amount \$ 181. Filed by Denise E. Carlon on behalf of U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2007-10. Hearing scheduled for 4/25/2017 at 10:00 AM at RG - Courtroom 3E, Newark. (Attachments: # <u>1</u> Statement as to Why No Brief is Necessary # <u>2</u> Affidavit from Movant # <u>3</u> Proposed Order # <u>4</u> Loan Documents # <u>5</u> Certificate of Service) (Carlon, Denise) (Entered: 03/27/2017)
03/27/2017		Receipt of filing fee for Motion for Relief From Stay( 17-12982-RG) [motion,mrlfsty] ( 181.00) Filing Fee. Receipt number A33849449, fee amount \$ 181.00. (re: Doc# <u>9</u> ) (U.S. Treasury) (Entered: 03/27/2017)



04/12/2017	10	Document Page 7 of 16 Amendment Regarding 341(a) Meeting of Creditors. Section 341(a) Meeting Continued on 5/4/2017 at 12:30 PM at Suite 1401, One Newark Center. (Delzotti, Nicholas) (Entered: 04/12/2017)
04/25/2017		Minute of Hearing Held. On the Papers. (related document(s): <u>9</u> Motion for Relief From Stay filed by U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2007-10) (kat) (Entered: 04/28/2017)
04/27/2017	<u>11</u> (25 pgs)	Amended Schedule(s) : E/F, Summary of Schedules, Other Schedules re: Summary of Schedules, Schedules E/F, Declaration Concerning Debtor's Schedules, Verification of Creditor Matrix and Creditor Matrix Fee Amount \$ 31 filed by Aileen Perez on behalf of Victor Jose Osorio. (Perez, Aileen) (Entered: 04/27/2017)
04/27/2017		Receipt of filing fee for Amended Schedules (Fee Attorney)( <u>17-12982-RG</u> ) [misc,amdsch3a] ( 31.00) Filing Fee. Receipt number A34053962, fee amount \$ 31.00. (re: Doc# <u>11</u> ) (U.S. Treasury) (Entered: 04/27/2017)
04/28/2017	<u>12</u> (2 pgs)	Order Respecting Amendment to Schedule(s) E/F (related document: <u>11</u> Amended Schedules (Fee Attorney) filed by Debtor Victor Jose Osorio). Service of notice of the entry of this order pursuant to Rule 9022 was made on the appropriate parties. See BNC Certificate of Notice. Signed on 4/28/2017. (car) (Entered: 04/28/2017)
04/28/2017	<u>15</u> (2 pgs)	Order Granting Motion For Relief From Stay re: 497 Piermont Road, Cresskill, NJ, 07626. (Related Doc # <u>9</u> ). Service of notice of the entry of this order pursuant to Rule 9022 was made on the appropriate parties. See BNC Certificate of Notice. Signed on 4/28/2017. (rah) (Entered: 05/01/2017)
04/30/2017	<u>13</u> (3 pgs)	BNC Certificate of Notice - Order No. of Notices: 1. Notice Date 04/30/2017. (Admin.) (Entered: 05/01/2017)
05/01/2017	<u>14</u> (1 pg)	Notice of Requirement to File Financial Management Course Certificate (admin) (Entered: 05/01/2017)
05/03/2017	<u>16</u> (2 pgs)	BNC Certificate of Notice. No. of Notices: 1. Notice Date 05/03/2017. (Admin.) (Entered: 05/04/2017)
05/03/2017	<u>17</u> (3 pgs)	BNC Certificate of Notice - Order No. of Notices: 1. Notice Date 05/03/2017. (Admin.) (Entered: 05/04/2017)
05/05/2017	<u>18</u> (1 pg)	Notice of Proposed Abandonment re: 497 Piermont Road, Cresskill, NJ 07626. Hearing scheduled for 06/13/2017 @ 10:00 a.m. Filed by Nicholas J. Delzotti on behalf of Nicholas J. Delzotti. Objections due by 06/6/2017. (Delzotti, Nicholas) (Entered: 05/05/2017)
05/05/2017		Chapter 7 Trustee's Report of No Distribution: I, Nicholas J. Delzotti, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further



		Meeting held on 05/04/2017. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 3 months. Assets Abandoned (without deducting any secured claims): \$ 1530533.00, Assets Exempt: \$ 1700.00, Claims Scheduled: \$ 2182953.17, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 2182953.17. Nicholas J. Delzotti. (Delzotti, Nicholas)WITHDRAWN. Modified on 5/18/2017 (car). (Entered: 05/05/2017)
05/05/2017	<u>19</u> (1 pg)	Certification of Completion of Instructional Course Concerning Financial Management (Official Form 423) Filed by Donald Troy Bonomo on behalf of Victor Jose Osorio. (Bonomo, Donald) (Entered: 05/05/2017)
05/10/2017	<u>20</u> (3 pgs)	BNC Certificate of Notice. No. of Notices: 31. Notice Date 05/10/2017. (Admin.) (Entered: 05/11/2017)
05/18/2017	<u>21</u> (1 pg)	Withdrawal of Document (related document: Chapter 7 Trustee's Report of No Distribution filed by Trustee Nicholas J. Delzotti) filed by Scott S. Rever on behalf of Nicholas J. Delzotti. (Rever, Scott) (Entered: 05/18/2017)
05/26/2017	<u>22</u> (2 pgs)	Order Discharging Debtor. Service of notice of the entry of this order pursuant to Rule 9022 was made on the appropriate parties. See BNC Certificate of Notice. Signed on 5/26/2017. (sg) (Entered: 05/26/2017)
05/28/2017	<u>23</u> (4 pgs)	BNC Certificate of Notice - Order of Discharge and BNC Certificate of Service - . No. of Notices: 20. Notice Date 05/28/2017. (Admin.) (Entered: 05/29/2017)
05/31/2017	<u>24</u> (2 pgs; 2 docs)	Notice of Assets & Request for Notice to Creditors filed by Nicholas J. Delzotti. Proofs of Claim due by 8/29/2017. (Delzotti, Nicholas) (Entered: 05/31/2017)
06/02/2017	<u>25</u> (3 pgs)	BNC Certificate of Notice re: Notice of Assets. No. of Notices: 20. Notice Date 06/02/2017. (Admin.) (Entered: 06/03/2017)
06/07/2017	<u>26</u> (1 pg)	Certification of No Objection in re: Abandonment. (related document: <u>18</u> Notice of Proposed Abandonment re: 497 Piermont Road, Cresskill, NJ 07626. Hearing scheduled for 06/13/2017 @ 10:00 a.m. Filed by Nicholas J. Delzotti on behalf of Nicholas J. Delzotti. Objections due by 06/6/2017. filed by Trustee Nicholas J. Delzotti). The Clerk hereby certifies that no objection to this Notice of Information has been filed. (car) (Entered: 06/07/2017)
07/11/2017		NDR Possible Closing Deadline Terminated, Reason: NARPT withdrawn (axg) (Entered: 07/11/2017)
07/11/2017		Flags Set-Reset.ASSET flag set for the case. Reason: Notice of Assets. (axg) (Entered: 07/11/2017)
08/09/2017		Chapter 7 Trustee's Report of No Distribution: I, Nicholas J. Delzotti, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the



		<p>and there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Section 341 Meeting held on 05/04/2017. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 6 months. Assets Abandoned (without deducting any secured claims): \$ 1530533.00, Assets Exempt: \$ 1700.00, Claims Scheduled: \$ 2182953.17, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 2182953.17. Nicholas J. Delzotti. (Delzotti, Nicholas) (Entered: 08/09/2017)</p>
09/12/2017	<u>27</u> (1 pg)	Final Decree; The following parties were served: Trustee and US Trustee. (axg) (Entered: 09/12/2017)
09/12/2017		Bankruptcy Case Closed. (axg) (Entered: 09/12/2017)
10/04/2017		Bankruptcy Case administratively Reopened to collect fees (ccg) (Entered: 10/04/2017)
10/04/2017	<u>28</u> (2 pgs)	Order to Show Cause Why Case Should Not be Dismissed for re: Failure to Pay Installment or Miscellaneous Fees. If an objection is filed a hearing will be held on: October 31, 2017 at 10:00 am Courtroom 3E. Service of notice of the entry of this order pursuant to Rule 9022 was made on the appropriate parties. See BNC Certificate of Notice. Signed on 10/4/2017. Objection to Order to Show Cause due by 10/18/2017. (rah) (Entered: 10/04/2017)
10/04/2017	<u>29</u> (3 pgs; 2 docs)	Order Vacating Discharge Order for Debtor. Service of notice of the entry of this order pursuant to Rule 9022 was made on the appropriate parties. See BNC Certificate of Notice. Signed on 10/4/2017. (slm) (Entered: 10/04/2017)
10/04/2017	<u>30</u> (2 pgs)	Order Vacating Final Decree. (related document: <u>27</u> Final Decree; The following parties were served: Trustee and US Trustee. (axg)). Service of notice of the entry of this order pursuant to Rule 9022 was made on the appropriate parties. See BNC Certificate of Notice. Signed on 10/4/2017. (slm) (Entered: 10/04/2017)
10/06/2017	<u>31</u> (3 pgs)	BNC Certificate of Notice - Order Vacating Dismissal or Discharge. No. of Notices: 33. Notice Date 10/06/2017. (Admin.) (Entered: 10/07/2017)
10/06/2017	<u>32</u> (3 pgs)	BNC Certificate of Notice - Order No. of Notices: 1. Notice Date 10/06/2017. (Admin.) (Entered: 10/07/2017)
10/06/2017	<u>33</u> (3 pgs)	BNC Certificate of Notice - Order No. of Notices: 1. Notice Date 10/06/2017. (Admin.) (Entered: 10/07/2017)
10/06/2017	<u>34</u> (3 pgs)	BNC Certificate of Notice - Order No. of Notices: 1. Notice Date 10/06/2017. (Admin.) (Entered: 10/07/2017)
10/23/2017	<u>35</u> (3 pgs; 2 docs)	Order Dismissing Case for Debtor (related document: <u>28</u> Show Cause re: Failure to Pay Installment or Miscellaneous Fees.). Service of notice of the entry of this order pursuant to Rule 9022 was made on the appropriate

10/24/2017

Case 17-12982-RG Doc 36 Filed 10/24/17 Entered 10/24/17 14:14:01 Desc Main Document Page 10 of 16

U.S. District Court for the District of New Jersey  
 Document 36-1 Certificate of Notice. Signed on 10/23/2017. (rah)  
 (Entered: 10/23/2017)

10/24/2017		Final Installment Payment in the amount of \$ 235.00 filed by Donald Troy Bonomo on behalf of Victor Jose Osorio. (Bonomo, Donald) (Entered: 10/24/2017)
10/24/2017		Receipt of filing fee for Final Installment Payment - Ch. 7( 17-12982-RG) [misc,fnlinsta] ( 235.00) Filing Fee. Receipt number A35125039, fee amount \$ 235.00. (re: Doc#) (U.S. Treasury) (Entered: 10/24/2017)

PACER Service Center			
Transaction Receipt			
10/24/2017 13:55:55			
<b>PACER Login:</b>	aperezesq	<b>Client Code:</b>	
<b>Description:</b>	Docket Report	<b>Search Criteria:</b>	17-12982-RG Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Format: html Page counts for documents: included
<b>Billable Pages:</b>	4	<b>Cost:</b>	0.40

Albany County Clerk  
95 Tivoli Street  
Albany, NY 12207

Amex  
Correspondence  
Po Box 981540  
El Paso, TX 79998

Amex  
Correspondence  
Po Box 981540  
El Paso, TX 79998

Arlette Cancel  
60 West 162nd Street  
Bronx, NY 10452

Bmw Financial Services  
Attn: Bankruptcy Department  
Po Box 3608  
Dublin, OH 43016

Bmw Financial Services  
Attn: Bankruptcy Department  
Po Box 3608  
Dublin, OH 43016

Bmw Financial Services  
Attn: Bankruptcy Department  
Po Box 3608  
Dublin, OH 43016

Capital One/Neiman Marcus/Bergdorf Goodm  
Po Box 729080  
Dallas, TX 75372

Capital One/Neiman Marcus/Bergdorf Goodm  
Po Box 729080  
Dallas, TX 75372

Chase Bank  
Attn: Bankruptcy  
Po Box 15298  
Wilmington, DE 19850



Chase Card  
Attn: Correspondence  
Po Box 15298  
Wilmington, DE 19850

Chase Card  
Attn: Correspondence  
Po Box 15298  
Wilmington, DE 19850

Chase Card  
Po Box 15298  
Wilmington, DE 19850

Chase Card Services  
Correspondence Dept  
Po Box 15278  
Wilmington, DE 19850

Comenity Bank/Express  
Po Box 18215  
Columbus, OH 43218

Dairyland USA  
240 Food Center Drive  
Bronx, NY 10474

Discover Financial  
Po Box 3025  
New Albany, OH 43054

Discover Financial  
P.O. Box 15316  
Wilmington, DE 19850

Ditech  
Attn: Bankruptcy  
Po Box 6172  
Rapid City, SD 57709

Ditech  
Attn: Bankruptcy  
Po Box 6172  
Rapid City, SD 57709

Federal Wine & Spirits Company  
Port Kearny  
Kearny, NJ 07032

Garden Savings F.c.u.  
129 Littleton Rd  
Parsippany, NJ 07054

Garden Savings F.c.u.  
129 Littleton Rd  
Parsippany, NJ 07054

Granite Realty LLC  
Kaplan and Duval, LLP  
530 Old Country Road, Suite 200  
Westbury, NY 11590

Hsbc Bank Usa, Na  
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Buffalo, NY 14240

Jonathan Colon  
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Paterson, NJ 07513

Macy's  
P.O. Box 78008  
Phoenix, AZ 85062

Mercer County Clerk  
240 W. State Street  
Trenton, NJ 08608

New York State Department of Tax  
WA Harriman Campus  
Albany, NY 12227

Orin Management Corp.  
P.O. Box 1168  
Flushing, NY 11354

Ozzie Perez  
163 Greenvale Avenue  
Yonkers, NY 10703

PNC  
Attn: PNC Customer Service  
Po Box 53520  
Pittsburg, PA 15253

Porsche Financial Srvc  
1 Porsche Dr  
Atlanta, GA 30354

Specialized Loan Servicing  
P.O.Box 636005  
Littleton, CO 80163

State of New Jersey  
Division of Taxation  
P.O. Boxx 1018  
Moorestown, NJ 08057

Syncb/tourneau  
Synchrony Bank  
Po Box 965064  
Orlando, FL 32896

Synchrony Bank/ JC Penneys  
Attn: Bankruptcy  
Po Box 956060  
Orlando, FL 32896

Synchrony Bank/Gap  
Attn: Bankruptcy  
Po Box 956060  
Orlando, FL 32896

Synchrony Bank/Gap  
Attn: Bankruptcy  
Po Box 956060  
Orlando, FL 32896

Td Auto Finance  
Attn: Bankruptcy  
Po Box 551080  
Jacksonville, FL 32255



Td Banknorth Maine  
Td Bank/Attn: Bankruptcy  
Po Box 1190  
Lewiston, ME 04243

TD Retail Card Services  
Attn: Bankruptcy  
1000 Macarthur Blvd  
Mahwah, NJ 07430

Tnb-Visa (TV) / Target  
C/O Financial & Retail Services  
Mailstop BV PO Box 9475  
Minneapolis, MN 55440

Toyota Motor credit Corp  
Po Box 8026  
Cedar Rapids, IA 52408

Toyota Motor credit Corp  
Po Box 8026  
Cedar Rapids, IA 52408

Toyota Motor credit Corp  
Po Box 8026  
Cedar Rapids, IA 52408

Toyota Motor credit Corp  
Po Box 8026  
Cedar Rapids, IA 52408

Visa Dept Store National Bank  
Attn: Bankruptcy  
Po Box 8053  
Mason, OH 45040

Wells Fargo Bank, Na  
Mac F82535-02f  
Po Box 10438  
Des Moines, IA 50306

Wendels Marx Lane & Mittendorf, LLP  
156 W.56th Street  
New York, NY 10019

White House Veal Company  
3591 Lorrie Drive  
Oceanside, NY 11572